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Substitute for FORM 1449A (01-04)				Complete if Known	
				Application Number	10/661,211
				Filing Date	9/12/2003
				First Named Inventor	Gyan P. Sinha et al.
				Art Unit	3693
				Examiner Name	Paul W. Shumate
(USE AS MANY SHEETS AS NECESSARY)					
Sheet	1	Of	8	Attorney Docket Number	14846-96

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Sheet	2	Of	8	Application Number	10/661,211
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INFORMATION DISCLOSURE STATEMENT BY APPLICANT				Application Number	10/661,211
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				First Named Inventor	Gyan P. Sinha et al.
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<i>(USE AS MANY SHEETS AS NECESSARY)</i>				Attorney Docket Number	14846-96
Sheet	4	Of	8		

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Substitute for form 1449A/PTO INFORMATION DISCLOSURE STATEMENT BY APPLICANT <i>(USE AS MANY SHEETS AS NECESSARY)</i>				Complete if Known	
Sheet	5	Of	8	Application Number	10/661,211
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				Art Unit	3693
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Substitute for form 1449A/PTO INFORMATION DISCLOSURE STATEMENT BY APPLICANT <i>(USE AS MANY SHEETS AS NECESSARY)</i>				Complete if Known	
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Examiner Initials*	Cite No. ¹			T ²
		Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.		
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Sheet	8	Of	8	Application Number	10/661,211
				Filing Date	9/12/2003
				First Named Inventor	Gyan P. Sinha et al.
				Art Unit	3693
				Examiner Name	Paul W. Shumate
				Attorney Docket Number	14846-96

NON PATENT LITERATURE DOCUMENTS

Examiner Initials*	Cite No. ¹	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T ²
		EMERY, ET AL.: THE MEASUREMENT OF LIQUIDITY, JOURNAL OF ACCOUNTING RESEARCH, VOL. 20, NO. 2, PART 1, PG. 290-303, AUTUMN 1982	
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